Massachusetts Division of Insurance Annual Report of Membership in Insured Preferred Provider Plans by Plan Type as of December 31, 2003

2003 Massachusetts	2003	2002	2002 to 2003	2003	2002	2002 to 2003
Insured Preferred Provider Plan Members ¹	MA	MA	Change	Market	Market	Change in Market
By Plan Type	Members	Members	of Members	Penetration	Penetration	Penetration
MEDICAL Insured Preferred Provider Plans	363,923	374,814	(10,891)	5.66%	5.83%	-0.17%
DENTAL Insured Preferred Provider Plans	411,602	370,807	40,795	6.40%	5.77%	0.63%
VISION Insured Preferred Provider Plans	145,465	112,539	32,926	2.26%	1.75%	0.51%
MENTAL HEALTH and SUBSTANCE ABUSE Insured Preferred Provider Plans	10,155	11,015	(860)	0.16%	0.17%	-0.01%
PRESCRIPTION DRUG EXPENSE Insured Preferred Provider Plans	2,515	4,368	(1,853)	0.04%	0.07%	-0.03%

Information reported by carriers offering an insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

Page 1 As of September 21, 2004